

EXHIBIT A

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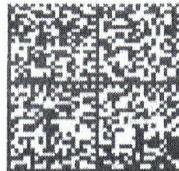
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John B. Ennis Esq.
1200 Reservoir Avenue
Cranston RI 02920

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SHIP TO:
Rocket Mortgage, LLC.
P. O. Box 442359
DETROIT MI 48244

**USPS TRACKING #**

9405 5118 9876 5458 7888 95

John B. Ennis

Attorney at Law

1200 Reservoir Avenue
Cranston, Rhode Island 02920

Tel. (401) 943-9230

Fax (401) 679-0035

January 30, 2025

Rocket Mortgage, LLC.
P.O. Box 442359
Detroit, MI 48244

Client: Amerisque M. Tablada
Address: 63 W Shannock Road
Richmond, RI 02875
Loan Number: 3436069258

Dear Sir or Madam:

Please consider this letter to constitute a Notice of Error under 12 CFR Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise me of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

The written authority of the clients to my law firm for this Request is attached hereto and incorporated herein by this reference.

Under Section 1024.35(b) of Amended Regulation X, the term "error" means the following categories of covered errors:

- (1) Failure to accept a payment that conforms to the servicer's written requirements for the borrower to follow in making payments.
- (2) Failure to apply an accepted payment to principal, interest, escrow, or other charges under the terms of the mortgage loan and applicable law.
- (3) Failure to credit a payment to a borrower's mortgage loan account as of the date of receipt, in violation of the prompt crediting provisions in 12 CFR 1026.36(c)(1).
- (4) Failure to pay taxes, insurance premiums, or other charges, including charges that the consumer has voluntarily agreed that the servicer should collect and pay, in a timely manner as required by the escrow provisions of § 1024.34(a), or to refund an escrow account balance as required by § 1024.34(b).

- (5) Imposition of a fee or charge that the servicer lacks a reasonable basis to impose upon the consumer, which includes, for example, a late fee for a payment that was not late, a charge you imposed for a service that was not provided, a default property-management fee for consumers who are not in a delinquency status that would justify the charge, or a charge for force-placed insurance provisions.
- (6) Failure to provide an accurate payoff balance amount upon a borrower's request pursuant to 12 CFR 1026.36(c)(3).
- (7) Failure to provide accurate information to a borrower for loss mitigation options and foreclosure, as required by the early intervention provisions of § 1024.39.
- (8) Failure to accurately and timely transfer information relating to the servicing of a borrower's mortgage loan account to a transferee servicer.
- (9) Making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process in violation of the loss mitigation procedures of § 1024.41(f) or (j).
- (10) Moving for foreclosure judgment or order of sale, or conducting a foreclosure sale in violation of the loss mitigation procedures of this rule § 1024.41(g) or (j).
- (11) Any other error relating to the servicing of the consumer's mortgage loan. Please note "servicing" is defined in § 1024.2(b).

The consumer believes that you have committed error by scheduling and conducting a purported foreclosure sale on January 24, 2025 without strictly complying with the terms of the mortgage. You committed error because this mortgage is an FHA mortgage, which requires strict compliance with the terms of the mortgage and with the HUD regulations. The provisions of the mortgage in relation to declaration of default and acceleration were not complied with by the owner of the note and mortgage. Before any alleged acceleration of the loan was declared, the Lender, or its assignee, was required to comply with the terms of the mortgage. Paragraph 9 of the Plaintiff's Mortgage did not authorize acceleration or foreclosure if not permitted by the Secretary of the Secretary of Housing and Urban Development. These regulations provide that the mortgagor must have a face-to-face meeting with the mortgagor or make a reasonable effort to arrange such a meeting, before three full monthly installments due on the mortgage are unpaid. No such face-to-face meeting occurred nor was attempted nor scheduled with the consumer. This regulation was not complied with by any mortgagor before any alleged acceleration of the loan was declared. In order to accelerate and exercise the statutory power of sale, the mortgagor was required to comply with 24 CFR §203.604, which provides:

203.604 Contact with the mortgagor.

- (a) [Reserved]
- (b) **The mortgagor must have a face-to-face interview with the mortgagor or make a reasonable effort to arrange such a meeting, before three full monthly installments due on the mortgage are unpaid.**

(emphasis added) If default occurs in a repayment plan arranged other than during a personal interview, the mortgagor must have a face-to-face meeting with the mortgagor, or make a reasonable attempt to arrange such a meeting within 30 days after such default and at least 30 days before foreclosure is commenced, or at least 30 days before assignment is requested if the mortgage is insured on Hawaiian home land pursuant to section 247 or

Indian land pursuant to section 248 or if assignment is requested under § 203.350(d) for mortgages authorized by section 203(q) of the National Housing Act.

- (c) A face-to-face meeting is not required if:
 - (1) The mortgagor does not reside in the mortgaged property,
 - (2) The mortgaged property is not within 200 miles of the mortgagee, its servicer, or a branch office of either,
 - (3) The mortgagor has clearly indicated that he will not cooperate in the interview,
 - (4) A repayment plan consistent with the mortgagor's circumstances is entered into to bring the mortgagor's account current thus making a meeting unnecessary, and payments thereunder are current, or
 - (5) A reasonable effort to arrange a meeting is unsuccessful.
- (d) A reasonable effort to arrange a face-to-face meeting with the mortgagor shall consist at a minimum of one letter sent to the mortgagor certified by the Postal Service as having been dispatched. Such a reasonable effort to arrange a face-to-face meeting shall also include at least one trip to see the mortgagor at the mortgaged property, unless the mortgaged property is more than 200 miles from the mortgagee, its servicer, or a branch office of either, or it is known that the mortgagor is not residing in the mortgaged property.
- (e) (1) For mortgages insured pursuant to section 248 of the National Housing Act, the provisions of paragraphs (b), (c) and (d) of this section are applicable, except that a face-to-face meeting with the mortgagor is required, and a reasonable effort to arrange such a meeting shall include at least one trip to see the mortgagor at the mortgaged property, notwithstanding that such property is more than 200 miles from the mortgagee, its servicer, or a branch office of either. In addition, the mortgagee must document that it has made at least one telephone call to the mortgagor for the purpose of trying to arrange a face-to-face interview. The mortgagee may appoint an agent to perform its responsibilities under this paragraph.

(2) The mortgagee must also:

- (i) Inform the mortgagor that HUD will make information regarding the status and payment history of the mortgagor's loan available to local credit bureaus and prospective creditors.
- (ii) Inform the mortgagor of other available assistance, if any.
- (iii) Inform the mortgagor of the names and addresses of HUD officials to whom further communications may be addressed.

Specifically, the provisions in paragraph 9 of the mortgage were a condition precedent to the exercise of the power of sale of the mortgage.

The consumers' mortgage incorporated the HUD regulations, which required a face-to-face meeting before declaration of default and acceleration.

You committed error because you did not comply with the terms of the mortgage to exercise the statutory power of sale as indicated above and the consumers were not

provided the opportunity to have a face to face and the loan was not accelerte default letter was sent to consumers after a face to face meeting with go had occurred or which had been scheduled by Wells Fargo and had been rejected by Plaintiff.

You committed error because you never made a visit to 197 N. Main Street, North Smithfield, Rhode Island to solicit them for a face to face meeting with a representative of them or any other entity acting on their behalf.

You committed error because you never sent the consumers a default notice nor acceleration notice after they had been provided a face-to-face meeting.

Due to this failure to comply with the terms of the mortgage, no entity was contractually authorized to exercise the statutory power of sale and foreclose on the consumer's mortgage.

You also committed error because the purported Notice of Foreclosure Sale did not strictly comply with the terms of the mortgage and R.I.G.L. 34-27-4 . This purported unsigned notice waws mailed by a mail vendor for Brock and Scott PLLC, which company has no authority to print or mail a Notice of Sale on behalf of Rocket Mortgage, LLC.

You also committed error because you have never advised the consumers of all loss mitigation options available pursuant to the regulations of the Secretary of HUD. You sent a notice after a purported Notice of Sale had been mailed suggesting that the consumer fill out a mortgage assistance application. This was an error because under the FHA HUD guidelines, the consumer is not required to fill out a mortgage application to obtain loss mitigation.

You also committed error by not calling the consumer or sending an employee or agent to the consumer's home for a Loss Mitigation Consultation or Face to Face meeting.

You also committed and error because the December 2, 2024 notice to the consumer demanding an application in violation of the HUD Regulations requested that the consumer provide an application by January 2, 2025 even though 12 CFR 1024.41 allows you not to consider loss mitigation applications received less then 45 days prior to a foreclosure sale.

You also committed an error by not complying with 12 CFR 1024.41(1), which states (1) Pre-foreclosure review period. A servicer shall not make the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process unless:

- (i) A borrower's mortgage loan obligation is more than 120 days delinquent;

The first Notice required by Rhode Island law for a foreclosure was the Notice of Mediation, attached which you mailed to the consumer dated August 22, 2024. At this time the consumer was due for the May 1, 2024 payment and was not 120 days delinquent when you mailed the Notice of Mediation.

You also committed error because the promissory note executed by the consumers has never been endorsed and as a result you cannot declare the note in default and cannot accelerate the note or mortgage.

You also committed error because the mortgage was assigned to a Ginnie Mae Pool of loans and Rocket Mortgage is not the actual mortgagee for this FHA loan.

You also committed error because you did not accelerate the mortgage note or mortgage and thus could not foreclose.

You also committed error because under the HUD guidelines the consumer should have been provided a standalone FHA partial claim for the past due mortgage arrearage and should have been notified of that loss mitigation option or any other loss mitigation option to retain his home.

Please correct these errors by rescinding the foreclosure sale, by notifying the purported bidder that the sale has been rescinded, refunding the deposit made by him and by removing all fees and expenses attributable to this purported foreclosure and all previous foreclosures.

Please correct all of these errors and provide me with notification of the correction, the date of the correction, and contact information for further assistance; or after conducting a reasonable investigation and providing the borrower through my firm with a

notification that includes a statement that the servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer in reaching its determination, information regarding how the borrower can request such documents, and contact information for further assistance.

Please be advised that for 60 days after receipt of a Notice of Error, you may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the Notice of Error pursuant to § 1024.35(i).

Sincerely,



John B. Ennis

ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226



Amerrisque Tablada
63 W Shannock Rd
Richmond, RI 02875-1009

Please Contact Us About Your Missed Mortgage Payment

Hi Amerrisque Tablada,

Your mortgage payment is 216 days or more past due, and your loan is in default. However, we have resources that can help you, whether you've had:

- A financial challenge
- A loss of income
- A serious life event

It's important that you act quickly. If you wait, fewer options may be available.

You don't have to pick up a phone to get a solution.

The easiest way to see your options is to fill out a mortgage assistance application on Rocket Mortgage®. We collect all the information needed to accurately understand your current situation and find the best solution for you.

You must contact us or complete the mortgage assistance application, including any required documents described in the application, by January 2, 2025.

If a valuation is obtained in connection with your application, you're entitled to a free copy.

If you have other mortgages secured to this property, consider contacting the mortgagees of those mortgages to discuss loss mitigation options.

Sincerely,

Your Account Resolution Team

AccountResolution@RocketMortgage.com

Sign in to Rocket Mortgage® to find the best option based on your unique situation.



Pay Now



Start Your Application



Chat



(800) 508-0944

ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226



Information About Avoiding Foreclosure

Signing in to Rocket Mortgage® is the quickest way to get started, but you can also write to us at:

Rocket Mortgage, LLC
1050 Woodward Ave.
Detroit, MI 48226

There are two main paths for foreclosure relief: staying in your home and gracefully transitioning out of your home. Leaving your home through an alternative program is better than allowing your home to go into foreclosure because foreclosure has the worst credit, tax and financing consequences of all the options.

Not every client qualifies for every solution. That's why you should call us at (800) 508-0944 as soon as possible so we can discuss your situation and find the right solution for you.

If payments have been missed or there's a reason for us to believe your property is vacant or abandoned, we may refer your mortgage to foreclosure.

If you are experiencing a financial hardship, you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency.

For additional help exploring your options, the federal government provides contact information for housing counselors at <http://www.HUD.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling (800) 569-4287.

Additional Resources

- Homeowner Assistance Fund, ncsha.org/homeowner-assistance-fund
- The Consumer Financial Protection Bureau (CFPB), (855) 411-2372, ConsumerFinance.gov/mortgagehelp
- For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit www.FannieMae.com or Freddie Mac's MyHome.FreddieMac.com.
- If you would like more information about loss mitigation programs in a language you're more comfortable reading, please visit <https://www.consumerfinance.gov/>.

Beware Of Foreclosure Relief Scams

Scam artists are stealing millions of dollars from distressed homeowners by promising foreclosure relief or demanding cash for counseling services. Counseling agencies approved by the U.S. Department of Housing and Urban Development provide the same services for free, and you can work directly with us for free as well.

Beware of a company or person who does any of these things:

- Guarantees they can stop a foreclosure or get your loan modified
- Advises you to stop talking to or paying your mortgage company in favor of paying them instead
- Pressures you to sign over your deed or sign paperwork you don't understand
- Claims to offer "government-approved" or "official government" loan modifications
- Is a third party other than your mortgage servicer and asks you to release financial information when you haven't been working with them or don't know them
- Claims to provide a forensic loan audit to make sure your lender complied with all laws
- Claims to be an attorney who can help you avoid foreclosure

How To Report A Scam

If you think you've been the victim of foreclosure fraud, report it in one or more of the following ways:

- Call (888) 995-HOPE (4673) and tell the counselor about your situation and that you believe you were scammed or know of a scam.
- Contact the Federal Trade Commission (FTC.gov), your state attorney general's office (NAAG.org) or the Better Business Bureau (BBB.org).
- Fill out the Loan Modification Scam Prevention Network's complaint form online at PreventLoanScams.org.
- Go to ConsumerFinance.gov/Complaint to submit a complaint and get information on how to fight back.

Servicemembers Civil Relief Act (SCRA) Notice Disclosure

Read the enclosed document if you are a service member or the spouse or dependent of a service member. It explains the legal protections and debt relief available through the U.S. Department of Housing and Urban Development Office of Housing.

ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226



Options For Staying In Your Home

Solution	How It Works	May Apply To You If ...	Benefits
Reinstatement	Pay the total amount owed in a lump sum by a specific date. This may follow a forbearance plan as described below.	You can afford the payment now and have the funds to catch up on past-due payments.	Allows the mortgage to be brought current immediately.
Refinance	Refinance the current mortgage into one with a smaller monthly payment through a lower rate or longer term, for example.	Something has changed with your finances so you can't afford the current payment anymore, but you have a source of income.	Allows you to decrease the monthly payment amount with a lower rate or extending the loan term.
Forbearance Plan	Make reduced or no mortgage payments for a specific period of time. When the forbearance ends, the outstanding balance must be paid or you must apply for another option.	Your hardship has not ended. For example, if you are currently unemployed and seeking employment.	Gives you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.
Repayment Plan	Pay back your past-due payments while making regular payments over an extended period. You pay extra every month until you make up what you owe.	You had a financial hardship in the past that's now resolved.	Gives you time to bring the mortgage current without having to make a single lump-sum payment.
Modification	Modify the terms of the mortgage to make it more affordable. You could end up with a lower rate or a longer term – 40 years instead of 30, for example – to lower the monthly payment. This may require a successful completion of a trial period.	Your finances have changed so you can't afford the current payment, but you have a source of income.	Allows you to bring the mortgage current by permanently modifying the mortgage. This is intended to make the payments or terms more manageable; typically results in a lower monthly payment.
Payment Deferral Or Partial Claim	We'll set all or part of the past-due amount aside to be paid later. It will be due when you pay off your mortgage, sell your home or refinance. You won't be charged any interest on the deferred balance.	You had a financial hardship in the past that's now resolved.	Allows you to bring the mortgage current by delaying repayment of past-due principal and interest amounts without changing other terms of the mortgage.

Options For Gracefully Exiting Your Home

Solution	How It Works	May Apply To You If ...	Benefits
Short Sale	A short sale is when you sell your home for less than it's worth to pay back a portion of what you owe.	You can't afford the monthly mortgage payment anymore.	Allows you to transition out of your home to avoid foreclosure. Relocation funds may be available. The remainder of the mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences – consult a tax advisor.
Mortgage Release (Deed In Lieu Of Foreclosure)	Transfer the ownership of your property to Rocket Mortgage. This is a graceful way to exit your home while avoiding foreclosure.	You can't afford your home, modification options don't apply to you or match your needs, or you have been unable to successfully sell your home for either a full payoff or a short sale.	Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure. Relocation funds may be available. The remainder of the mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences — consult a tax advisor.

Frequently Asked Questions

1. What is foreclosure?

Foreclosure is when you lose your home through a legal process. Your mortgage company repossesses the property, and you are required to move. This process may involve an eviction, and you may still be liable to pay off what you owe on the home. It could be as long as 7 years before you are eligible for another loan backed by Fannie Mae or Freddie Mac (the companies that usually hold mortgages).

2. Will the foreclosure process begin if I don't respond to this letter?

Possibly. If you do not respond to this letter, we may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

3. What happens to my mortgage while you are evaluating my Application For Success?

All contractual payments, which become due while we evaluate the types of assistance for which you may be eligible, remain due to Rocket Mortgage.

4. What happens if I've waited too long and my property has been referred to an attorney for foreclosure? Should I still contact you?

Yes! It may not be too late. Your best bet is always to get in touch with us to discuss your situation.

5. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative and comply with all requirements.

6. How will my credit score be affected?

The delinquency status of your loan will be reported to credit reporting agencies, along with your acceptance of a foreclosure prevention option, in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association. This may negatively impact your credit score.

7. What if my property is scheduled for a foreclosure sale in the future?

If you submit a complete Application For Success 37 days or less before a scheduled foreclosure sale, there's no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we're able to approve you for an alternative before the sale, the court with jurisdiction over the foreclosure proceeding (if any) or the public official charged with carrying out the sale may not stop the scheduled sale.

8. Why did I receive this document?

You received this request to complete the Application For Success because one or more mortgage payments were missed. We're sending this information to you now so we can work with you to quickly resolve any temporary or long-term financial challenges you face.

9. What if I acquired an ownership interest in the property through death, divorce or legal separation?

You should contact us as soon as possible. We're here to help you adjust to these events and provide you with information on where to send the mortgage payments. Please contact us to obtain a list of documentation that's needed to confirm your identity and ownership interest in the property as well as to discuss next steps.

10. Will it cost money to get help?

No. There should never be a fee to obtain assistance or information about foreclosure prevention options from your mortgage servicer or a qualified housing finance agency.

Keep in mind the following:

- Never send a mortgage payment to a company except the one listed on your monthly mortgage statement.
- Beware of scams and anyone offering to help you for a fee (see Beware Of Foreclosure Rescue Scams for additional information).

Servicemembers Civil Relief Act Notice Disclosure

**U.S. Department of Housing
and Urban Development
Office of Housing**

**OMB Approval No. 2502-0584
Expire 11/30/2024**

Legal Rights and Protections Under the SCRA



Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders. Rocket Mortgage Attn: Client Solutions, 635 Woodward Ave., Detroit, MI 48226
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Rocket Mortgage, LLC
PO Box 9074
Temecula, CA 92589-9074



2393443218

PRESORT
First-Class Mail
U.S. Postage and
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WSO

Send Payments to:
Rocket Mortgage, LLC
635 Woodward
Detroit, MI 48226

Send Correspondence to:
Rocket Mortgage, LLC
P.O. Box 442359
Detroit, MI 48244-2359

20240822-289

AMERRISQUE M TABLADA
63 W SHANNOCK RD
RICHMOND, RI 02875-1009





Sent Via First-Class Mail®

08/22/2024

AMERRISQUE M TABLADA
63 W SHANNOCK RD
RICHMOND, RI 02875-1009

Loan Number: 3436069258
Property Address: 63 W SHANNOCK RD
RICHMOND, RI 02875-1009

FORM 34-27-3.2

**NOTICE OF MEDIATION CONFERENCE PURSUANT TO
R.I. GEN. LAWS § 34-27-3.2**

THIS IS NOT AN EVICTION NOTICE

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.2 of The Rhode Island Mortgage Foreclosure and Sale Act.

TO ASSIST YOU IN AVOIDING FORECLOSURE, YOU HAVE THE RIGHT TO A FREE, IN-PERSON OR TELEPHONE MEDIATION CONFERENCE WITH AN INDEPENDENT MEDIATION COORDINATOR. THE MORTGAGEE MAY NOT FORECLOSE UNLESS IT PROVIDES YOU THE OPPORTUNITY TO PARTICIPATE IN THE MEDIATION CONFERENCE, WHICH MUST BE SCHEDULED WITHIN SIXTY (60) DAYS OF THE RECEIPT OF A COMPLETED NOTICE OF MEDIATION, SINGLE POINT OF CONTACT INFORMATION FOR THE MORTGAGEE, AND PAYMENT INITIATING THE MEDIATION PROCESS HAS BEEN RECEIVED BY THE MEDIATION COORDINATOR. YOU WILL BE CONTACTED BY A FORECLOSURE MEDIATION COORDINATOR TO SCHEDULE THAT MEDIATION CONFERENCE.

Name of Mortgagor: AMERRISQUE M TABLADA **Phone #** 401-699-2252

Mortgage Loan Number: 3436069258

Address of Residential Real Estate: 63 W SHANNOCK RD
RICHMOND, RI 02875-1009

Date of Default: 05/01/2024

Date of release of loan from automatic stay in bankruptcy proceeding if applicable: N/A

Date of release of loan from protections of the Servicemembers Civil Relief Act, 50 U.S.C.

App. §501 et seq., or R.I. Gen. Laws §34-27-4(d), if applicable: N/A



The mortgagee named below ("Mortgagee") hereby notifies you that you are in Default on your mortgage. If you fail to remedy this Default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

Mortgagee: Rocket Mortgage, LLC

Mortgagee Address:

Street: 635 Woodward Ave

City, State, Zip Code: Detroit, MI 48226

Mortgagee Authorized Representative: ACCT RESOLUTION TEAM

Date mailed: 08/22/2024

Contact Information for Mortgagee Authorized Representative:

Telephone: 800-508-0944

Email: AccountResolution@RocketMortgage.com

cc: **Mediation Coordinator:** Rhode Island Housing



Sent Via First-Class Mail®

08/22/2024

AMERRISQUE M TABLADA
ALICIA TABLADA
63 W SHANNOCK RD
RICHMOND, RI 02875-1009

Loan Number: 3436069258
Property Address: 63 W SHANNOCK RD
RICHMOND, RI 02875-1009

Dear AMERRISQUE M TABLADA and ALICIA TABLADA:

This letter is formal notice by Rocket Mortgage, LLC, the Servicer of the above-referenced loan acting on behalf of Ginnie Mae II, that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 10/11/2024 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). Failure to cure the default on or before this date may result in acceleration of the sums secured by the Security Instrument and sale of the property.

As of the date of this notice, the total amount required to cure the default is \$8,411.30, which consists of the following:

Next Payment Due Date:		05/01/2024
Total Monthly Payments Due:		\$8,216.92
05/01/2024	at	\$2,054.23
06/01/2024	at	\$2,054.23
07/01/2024	at	\$2,054.23
08/01/2024	at	\$2,054.23
Late Charges:		\$300.18
Other Charges:		
Uncollected NSF Fees:		\$25.00
Corporate Advance Balance:		\$177.78
Unapplied Balance:		(\$308.58)
TOTAL YOU MUST PAY TO CURE DEFAULT:		\$8,411.30

You can cure this default by making a payment of \$8,411.30 by 10/11/2024. Please note any additional monthly payments, late charges and other charges that may be due under the Note, Security Instrument and applicable law after the date of this notice must also be paid to bring your account current. You may contact our Loss Mitigation Department at 1-800-508-0944 to obtain updated payment information. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current default. Please include your loan number and property address with your payment and send to:



Rocket Mortgage, LLC
635 Woodward
Detroit, MI 48226

If you wish to dispute the delinquency, or if you dispute the calculation of amount of the delinquency and reinstatement amount, you may contact us by calling 1-800-508-0944.

To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, Rocket Mortgage, LLC offers consumer assistance programs designed to help resolve delinquencies and avoid foreclosure. These services are provided without cost to our customers. You may be eligible for a loan workout plan or other similar alternatives to foreclosure. If you would like to learn more about these programs, you may contact ACCT RESOLUTION TEAM at 800-508-0944, Monday - Friday: 8:30 a.m. to 9:00 p.m. ET and Saturday: 9:00am - 4:00pm ET to discuss possible options. You may also visit our website www.RocketMortgage.com. WE ARE VERY INTERESTED IN ASSISTING YOU.

You have the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale. If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

Rocket Mortgage, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Rocket Mortgage, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Rocket Mortgage, LLC immediately. When contacting Rocket Mortgage, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<https://www.hud.gov/counseling>). You can also contact ACCT RESOLUTION TEAM toll-free at 800-508-0944 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <https://www.hud.gov/counseling>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

This matter is very important. Please give it your immediate attention.

Sincerely,

Rocket Mortgage, LLC
635 Woodward
Detroit, MI 48226
1-800-508-0944

If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to

Rocket Mortgage, LLC
P.O. Box 442359
Detroit, MI 48244-2359

Rocket Mortgage, LLC es un cobrador; este es un intento por cobrar una deuda y cualquier información que se obtuvo se usará para ese propósito.



FORM 34-27-3.1

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND NOTICE OF
AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE

Re: 3436069258

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

**HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. If you do not have internet access, call the toll-free number above and request a printed list.**

Mortgagee: Rocket Mortgage, LLC
Mortgagee Address:
Street: 635 Woodward Ave
City, State, Zip Code: Detroit, MI, 48226

Mortgagee Authorized Representative: ACCT RESOLUTION TEAM

(Type or print)

Date mailed: 08/22/2024
(mm/dd/yyyy)

Contact Information for Mortgagee Authorized Representative:

Telephone: 800-508-0944
(Provide toll free number if available)
Email: AccountResolution@RocketMortgage.com

FORMULARIO 34-27-3.1

AVISO DE MORA Y DERECHO DEL ACREDOR HIPOTECARIO A EJECUTAR LA HIPOTECA Y NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island § 34-27-3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

AVISO DE MORA Y DERECHO DEL ACREDOR HIPOTECARIO A EJECUTAR LA HIPOTECA

Asunto: 3436069258

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en inglés). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov. El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1-800-877-8339. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island
p u e d e n s e r e n c o n t r a d a s e n e s t e l u g a r
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Rocket Mortgage, LLC
Calle: 635 Woodward Ave
Ciudad, estado, código postal: Detroit, MI, 48226

Representante autorizado del Acreedor hipotecario: ACCT RESOLUTION TEAM
(Escriba a máquina o en letra de modo)

Fecha de envío por correo: 08/22/2024
(mm/dd/aaaa)

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 800-508-0944
(Proporcione un número gratuito si lo tiene)

Correo electrónico: AccountResolution@RocketMortgage.com



Brock and Scott PLLC
2001 NW 64th St
Suite 110
Fort Lauderdale, Florida
33309



1-1-1000000065023

FIRST-CLASS MAIL
PRESORTED
U.S. POSTAGE PAID
FT LAUDERDALE, FL
PERMIT NO. 3141

00000120 1 MB 0.622
AMERRISQUE M TABLADA
63 W Shannock Rd
Richmond, RI 02875-1009

2 / 120

Send Correspondence to:

Brock and Scott PLLC
270 Farmington Avenue
Suite 151
Farmington, CT 06032



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Consumer Hotline

844-856-6646

Phone:

401-217-8701

23 Messenger Street, 2nd Floor, Plainville, MA 02762
ConsumerContact@brockandscott.com
www.brockandscott.com

Fax:
401-217-8702

November 27, 2024

AMERRISQUE M TABLADA
63 WEST SHANNOCK RD
RICHMOND, RI 02875-1009

AMERRISQUE M TABLADA
260 GOOSEBERRY ROAD
SOUTH KINGSTOWN, RI 02875-1009

RE: 63 West Shannock Rd, Richmond, RI 02875
B&S File No.: 23-26552 FC02

Dear Madam or Sir:

This office has been retained by Rocket Mortgage, LLC, servicer for Rocket Mortgage, LLC f/k/a Quicken Loans, LLC as successor-in-interest to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc., its successors and/or assigns, in connection with the mortgage loan on the above-referenced property.

I have enclosed a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein.

The mortgagee reserves the right to pursue any deficiency remaining after foreclosure, if allowed by law.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU: ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE; ARE UNDER THE PROTECTION OF A BANKRUPTCY STAY; OR, HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AND YOU HAVE NOT REAFFIRMED THE DEBT, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.



NOTICE REGARDING SERVICEMEMBERS' RIGHTS

NOTE: It should be noted that although the statute provision below refers to a period of nine (9) months after military service, federal law has increased that time period to one (1) year after military service.

A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.

(d) Foreclosure sales affecting servicemembers.-

- (1) The following definitions shall apply to this subsection and to subsection (c):
 - (i) "Servicemember" means a member of the army, navy, air force, marine corps, or coast guard and members of the national guard or reserves called to active duty.
 - (ii) "Active duty" has the same meaning as the term is defined in 10 U.S.C. sections 12301 through 12304. In the case of a member of the national guard, or reserves "active duty" means and includes service under a call to active service authorized by the president or the secretary of defense for a period of time of more than thirty (30) consecutive days under 32 U.S.C. section 502(f), for the purposes of responding to a national emergency declared by the president and supported by federal funds.
- (2) This subsection applies only to an obligation on real and related personal property owned by a service member that:
 - (i) Originated before the period of the servicemember's military service or in the case of a member of the national guard or reserves originated before being called into active duty and for which the servicemember is still obligated; and
 - (ii) Is secured by a mortgage or other security in the nature of a mortgage.
- (3) Stay of right to foreclose by mortgagee. – Upon receipt of written notice from the mortgagor or mortgagor's authorized representative that the mortgagor is participating in active duty or deployment or that the notice as provided in subsection (c) was received within nine (9) months of completion of active duty or deployment, the mortgagee shall be barred from proceeding with the execution of sale of the property as defined in the notice until such nine (9) month period has lapsed or until the mortgagee obtains court approval in accordance with subdivision (d)(5) below.
- (4) Stay of proceedings and adjustment of obligation. – In the event a mortgagee proceeds with foreclosure of the property during, or within nine (9) months after a servicemember's period of active duty or deployment notwithstanding receipt of notice contemplated by subdivision (d)(3) above, the servicemember or his or her authorized representative may file a petition against the mortgagee seeking a stay of such foreclosure, after a hearing on such petition, and on its own motion, the court may:

(i) Stay the proceedings for a period of time as justice and equity require; or
(ii) Adjust the obligation as permitted by federal law to preserve the interests of all parties.

(5) Sale or foreclosure.- A sale, foreclosure or seizure of property for a breach of an obligation of a servicemember who is entitled to the benefits under subsection (d) and who provided the mortgagee with written notice permitted under subdivision (d)(3) shall not be valid if made during, or within nine (9) months after, the period of the servicemember's military service except:

(i) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or

(ii) If made pursuant to an agreement of all parties.

(6) Penalties.- A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year, or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.

(7) Any petition hereunder shall be commenced by action filed in the superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

Respectfully
Brock & Scott, PLLC

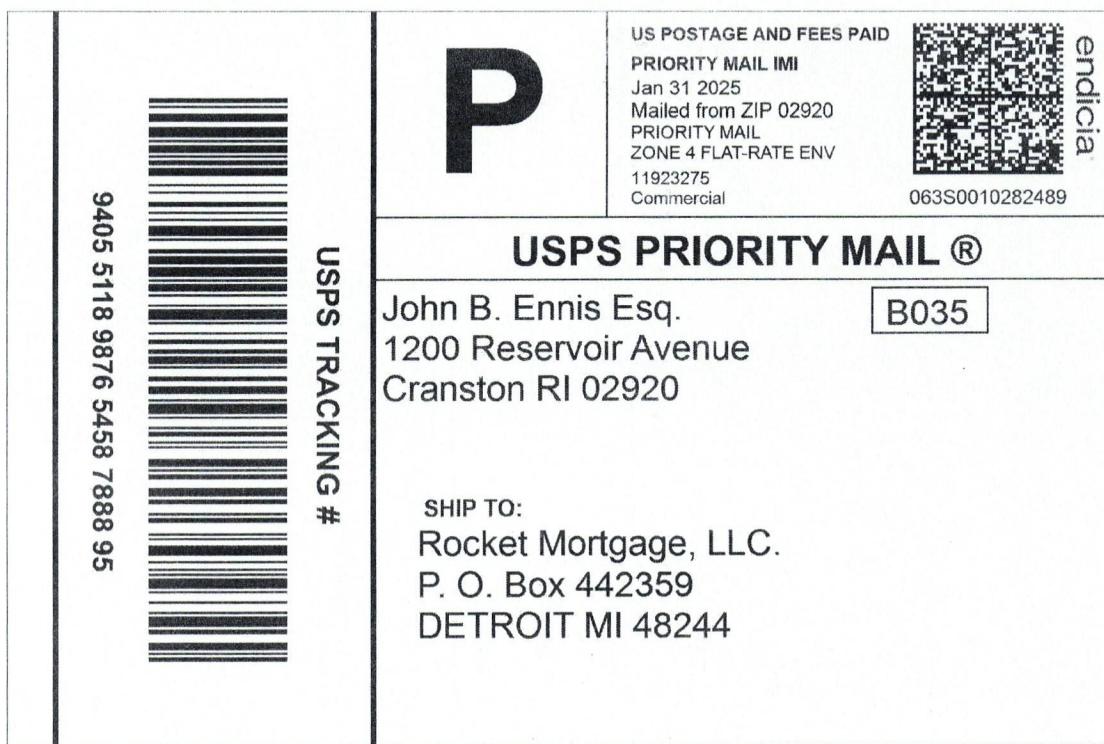
Enclosure
Certified Mail R/R/R
and Regular Mail (copy)



NOTICE OF MORTGAGEE'S SALE
ASSESSOR'S PARCEL#09D/029/002
63 West Shannock Rd
Richmond, RI 02875

The premises described in the mortgage will be sold, subject to all encumbrances, prior liens and such matters which may constitute valid liens or encumbrances after sale, at public auction on January 24, 2025 at 01:00 PM on the premises by virtue of the power of sale in said mortgage made by Amerrisque M. Tablada And Alicia Tablada,, dated November 13, 2019, and recorded in the Richmond, Rhode Island Land Evidence Records in Book 332, Page 17, the conditions of said mortgage having been broken. \$5,000.00 in cash, certified or bank check required to bid. Other terms to be announced at the sale.

Brock & Scott, PLLC
270 Farmington Avenue
Suite 151
Farmington, CT 06032
Attorney for the present
Holder of the Mortgage



Reference	Tablada Rocket Mortgage NOE Sale wo FHA
USPS #	9405511898765458788895
USPS Mail Class	Priority Mail
USPS Status	Your item was picked up at a postal facility at 10:09 am on February 7, 2025 in DETROIT, MI 48244.
USPS History	<p>Available for Pickup, 02/03/2025, 1:10 pm, DETROIT, MI 48233</p> <p>Arrived at Post Office, 02/03/2025, 10:46 am, DETROIT, MI 48233</p> <p>Arrived at USPS Regional Destination Facility, 02/03/2025, 12:55 am, DETROIT MI DISTRIBUTION CENTER</p> <p>In Transit to Next Facility, 02/02/2025</p> <p>In Transit to Next Facility, 02/01/2025</p> <p>Arrived at USPS Regional Origin Facility, 01/31/2025, 10:43 pm, PROVIDENCE RI DISTRIBUTION CENTER</p> <p>USPS in possession of item, January 31, 2025, 5:52 pm, CRANSTON, RI 02920</p> <p>Shipping Label Created, USPS Awaiting Item, 01/31/2025, 6:58 am, CRANSTON, RI 02920</p>

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Date Verified: 02/08/2025 06:19:40 (UTC)